<u>REMARKS</u>

Claims 1-19 are currently pending in the Application. Claim 2 has been amended to correct an informality by deleting "□□" at line 3. Claim 9 has been amended by changing "account information" to "household account information" at lines 2, 8-9, and 10-12; similarly, Claim 10 has been amended by changing "account information" to "household account information" at lines 3-4, and 5-6. Support for these amendments may be found in Figure 1, elements 10, 11, and 12.

Claim 9 stands rejected for indefiniteness under 35 U.S.C. § 112, second paragraph.

Claims 1-4, 6, 12, 16, 17, and 19 stand rejected under 35 U.S.C. § 102(e) as anticipated by U.S. Patent No. 6,394,341 to Mäkipää et al. Claim 4 stands rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of U.S. Patent No. 6,040,990 to Goldsmith. Claim 5 stands rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of U.S. Patent No. 5,842,185 to Chancey et al. and in further view of U.S. Patent No. 5,708,422 to Blonder et al. Claims 7, 8, and 15 stand rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of U.S. Patent No. 5,870,724 to Lawlor et al. Claims 9, 10, 14, and 18 stand rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of Blonder et al. Claim 13 stands rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of Chancey et al.

<u>The Claimed Invention</u>

The claimed invention addresses shortcomings of the prior art, in which systems and methods for managing household account information permit information to flow only from a bank to a user. Thus, according to the prior art,

(i) a user may be enabled to enter data in a passbook but not directly to edit data and (ii) a bank may not be enable to view data as edited by a user.

To solve this problem, the claimed invention provides a household account information processing server 11, which acquires household account information 12 from an account system 13, uses an information processing module 15 to analyze the household account information 12, determines additional information to be added at the household account server 11, and provides such additional information as output. The household account server 11 may update account information 12 in response to an updating of bank account data 14, add information to household account information 12, and provide notification of updated and added account information to a user terminal 8.

As used in the Specification, "household account information" is certain information generated from "bank account information." (Specification, page 7, lines12-13 and 21-24)

Rejection of Claim 9 Under 35 U.S.C. § 112, Second Paragraph

Claim 9 stands rejected for indefiniteness under 35 U.S.C. § 112, second paragraph, on the basis that "it is unclear what is being requested to be viewed." (Office Action at 2) Applicants traverse on the basis that it is readily apparent in Figures 1 and 2 that "what is being requested to be viewed" is household account information from the household account server, which a user terminal 8 may "view/update" from a service provider (financial institute) 10 and, more particularly, from a household account server 11. Thus, Figures 1 and 2 show a service provider (financial institute) 10 as including a household account server 11 which accepts requests for views and updates from a customer employing a user terminal 8.

Rejection of Claims 1-4, 6, 12, 16, 17, 19 As Anticipated by Mäkipää

Claims 1-4, 6, 12, 16, 17, and 19 stand rejected under 35 U.S.C. § 102(e) as anticipated by Mäkipää et al. Applicants traverse on the basis that Mäkipää et al. do not disclose or teach Claims 1-4, 6, 12, 16, 17, and 19. As noted in discussing the rejection of Claims 4 and 6, below, Mäkipää et al. distinguish commercial establishments, to which the disclosure of Mäkipää et al. is directed, from financial institutions and expressly limit the role of a "financial institution" to that of "intermediate service provider." (Mäkipää et al., claim 19) The intermediate service provider of Mäkipää et al. does not provide updated information and, therefore, Mäkipää et al. do not address problems of the unidirectional flow of information, from a bank to a user, which are solved by the claimed invention, as discussed above.

With regard to Claims 1, 12, 16, 17, and 19, the Examiner has incorrectly understood Mäkipää et al. as teaching "service provider adds additional information and provides the information to said user terminal, wherein the

information is based on the analysis results regarding household account information." (Office Action at 3) The passage from the disclosure of Mäkipää et al. cited by the Examiner does not include any discussion of household account information (which is certain information generated from "bank account information," Specification, page 7, lines12-13 and 21-24, as discussed above) or of updating household account information but instead discusses a business's analysis of transactions with its customers:

> The transaction provider and the intermediate service provider perform the following functions: the intermediate service provider may provide the transaction provider with an analysis of financial transactions accepted by the user of the user device which may be a statistical analysis; the transaction provider may provide an analysis of sales of particular types of financial transactions to manufacturers of products which are involved with the sale which may involve at least one of location and time that the sales were made; the transaction provider may create profiles of a user of the user device based on types of purchases which are made; the transaction provider may provide a tabulation of purchases made by users of the user device which may be provided by the transaction provider to a manufacturer of products purchased with each financial transaction; the intermediate service provider may provide a history of a user financial transaction to another for a benefit of the user; the intermediate service provider may provide a user of the user device with an analysis of the users history of financial transactions which may identify types of financial transactions which the user has accepted and the analysis group products which are involved in financial transactions according to

categories; the analysis may compare the user's history of financial

transactions with a history of financial transactions of others; and

the user device may be used by members of an organization and

information of multiple users is combined in the user information

system.

(Mäkipää et al., column 6, line 47 – column 7, line 6) In addition, the discussion

by Mäkipää et al. of personal financial management, on which the Examiner relies

in rejecting Claims 1, 12, 16, 17, and 19, omits any possible application to the

management of household account information:

6. PERSONAL FINANCIAL MANAGEMENT

The intermediate service provider 20 may provide the users

with a service detailing their consumption habits and history. This

kind of service can be provided over the web or by using standard

data formats for personal financial management software (i.e.

Quicken).

The service can both give detailed records of committed

purchases to the user, but in addition, to group products to

categories. This way the user can for example follow, how much

money has been used for food, clothing, home, car, amusement and

other major categories at different times.

This information can be connected to financial planning

applications, to enable the user to plan and follow their

consumption in detail. The intermediate service provider 20 may

provide the user with such planning services as well.

The service can also compare the purchasing behavior of

the user, or user's household, to other similar users to show how

the behavior differs from the typical user with the same

background and income level.

Additionally, the information of purchases can be linked to other sources of information. For example, the purchased food items can be mapped to corresponding nutritional information, to provide the user with an indication of the healthiness of his diet.

(Mäkipää et al., column 11, line 60 – column 12, line 16, cited in the Office Action at 3) Thus, Mäkipää et al. are concerned with analyzing historical spending based on transaction data. By contrast, the claimed invention (Claim 1, lines 7-10; Claim 12, lines 5-9; Claim 17, lines 5-7; and Claim 19, lines 5-9) requires a service provider to perform an analysis of household information (which is certain information generated from "bank account information," Specification, page 7, lines12-13 and 21-24, as discussed above) and, based on the results of the analysis, to provide additional information to a user terminal. The disclosure of Mäkipää et al., as cited on by the Examiner (Mäkipää et al., column 11, line 60 – column 12, line 16) does not anticipate this and, therefore, does not support the finding that Claims 1, 12, 16 (dependent from Claim 12), 17, and 19 are anticipated by Mäkipää et al.

With regard to Claim 2, the Examiner has incorrectly understood Mäkipää et al. as teaching "an information processing module for analyzing household account information and providing addition [sic] information based on analysis results." (Office Action at 3) As discussed in connection with the rejection of Claims 1, 12, 16, 17, and 19, above, the passages of Mäkipää et al. cited by the Examiner to support rejection do not anticipate application to household financial account information.

With regard to Claim 3, the Examiner has incorrectly understood Mäkipää et al. as anticipating the claimed invention, especially in view of the fact that Claim 3 depends from Claim 1, which is discussed above. In addition, the

Examiner's finding that Claim 3 is anticipated by Mäkipää et al. is not supported by any citation to Mäkipää et al. and thus constitutes an improper assertion of technical fact in an area of esoteric technology without support by citation of any reference work. *See* M.P.E.P. § 2144.03, citing *In re Ahlert*, 424 F.2d 1088, 1091, 165 U.S.P.Q. 418, 422-21 (CCPA 1970).

With regard to Claim 4, the Examiner has incorrectly understood Mäkipää et al. as anticipating "updated on the basis of a change of contents in bank account information." (Office Action at 4) Claims 18-25 of Mäkipää et al. (Mäkipää et al., column 16, line 54 – column 17, line 40), on which the Examiner relies in support of rejection (Office Action at 4), disclose accounts with financial institutions only to the limited extent in which a financial institution acts an an intermediate service provider to process transactions between a business and a customer:

> 19. A system in accordance with claim 18 wherein:
>
> the intermediate service provider is a financial institution which processes the information relating to the accepted financial transaction against an account which the user has with the intermediate service provider.

(Mäkipää et al., column 17, lines 11-15)

With regard to Claim 6, the Examiner has incorrectly understood Mäkipää et al. as anticipating "bank account information" and providing notification of updates to bank account data. (Office Action at 4) Mäkipää et al. expressly state that "a transaction provider . . . may be any form of commercial establishment, such as a point of sale for the purchase of goods or services or an entity providing electronic commerce" (Mäkipää et al., column 1, lines 51-55, cited in the Office Action at 4 in support of rejecting Claim 6) but not including banks or other financial institutions. As noted above, Mäkipää et al. recognize the distinction

and expressly limit the role of a "financial institution" to that of "intermediate service provider." (Mäkipää et al., claim 19)

Rejection of Claim 11 As Anticipated by Chancey

Claim 11 stand rejected under 35 U.S.C. § 102(e) as anticipated by Chancey et al. Applicants traverse on the basis that Chancey et al. do not disclose or teach Claim 11. The specification and figures of Chancey et al., relied on by the Examiner to support this rejection, relate to the processing of credit card transactions and do not relate to the management of "household account information" (Claim 11) kept by banks or other financial institutions. (Chancey et al., column 4, line 64 – column 5, line 12 and Figures 1-2, cited in the Office Action at 4-5)

Rejection of Claim 4 As Obvious in View of Mäkipää and Goldsmith

Claim 4 stands rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of Goldsmith. Applicants traverse on the basis that Claim 4 is not suggested by a combination of Mäkipää et al. and Goldsmith. As discussed above, Mäkipää et al. expressly limit the role of a "financial institution" to that of "intermediate service provider." (Mäkipää et al., claim 19) As a result, any combination of Mäkipää et al. with features relating to financial institutions from Goldsmith or U.S. Patent No. 5,903,881 to Schrader et al. (cited in the Office Action at 5) would result an enhancement of the intermediate service provider feature of Mäkipää et al. and not in Claim 4. In addition, the Examiner's finding that Claim 4 is suggested by Goldsmith is not supported by any citation to Goldsmith and thus constitutes an improper assertion of technical fact in an area of esoteric technology without support by citation of any reference work. *See* M.P.E.P. § 2144.03, citing *In re Ahlert*, 424 F.2d 1088, 1091, 165 U.S.P.Q. 418,

422-21 (CCPA 1970).

Rejection of Claim 5 As Obvious in View of Mäkipää, Chancey, and Blonder

Claim 5 stands rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of Chancey et al. and in further view of Blonder et al. Applicants traverse on the basis that Claim 5 is not suggested by a combination of Mäkipää et al., Blonder et al., and/or Chancey et al. As discussed above, neither Mäkipää et al. nor Chancey et al. is directed to the management of "household account information" (Claim 5, line 2) with banks or other financial institutions. The same holds true for Blonder et al., which is also directed to the processing of credit card transactions. (Blonder et al., column 2, lines 30-50, and Figure 3, relied on by the Examiner at 7)

Rejection of Claims 7, 8, 15 As Obvious in View of Mäkipää and Lawlor

Claims 7, 8, and 15 stand rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of Lawlor et al. Applicants traverse on the basis that Claims 7, 8, and 15 are not suggested by a combination of Mäkipää et al. and Lawlor et al. As discussed above, Mäkipää et al. expressly limit the role of a "financial institution" to that of "intermediate service provider." (Mäkipää et al., claim 19) As a result, any combination of Mäkipää et al. with features relating to financial institutions from Lawlor et al. would result an enhancement of the intermediate service provider feature of Mäkipää et al. and not in Claims 7, 8, and 15.

Rejection of Claims 9, 10, 14, 18 As Obvious in View of Mäkipää and Blonder

Claims 9, 10, 14, and 18 stand rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of Blonder et al. Applicants traverse on

the basis that Claims 9, 10, 14, and 18 are not suggested by a combination of Mäkipää et al. and Blonder et al. As discussed above, neither Mäkipää et al. nor Blonder et al. is directed to the management of "household account information" (Claim 9, lines 8-9, 10-11; Claim 10, lines 3-4, 5-6; Claim 14, lines 3-4; and Claim 18, lines 5-6) with banks or other financial institutions.

Rejection of Claim 13 As Obvious in View of Mäkipää and Chancey

Claim 13 stands rejected under 35 U.S.C. § 103(a) as being unpatenable over Mäkipää et al. in view of Chancey et al. Applicants traverse on the basis that Claim 13 is not suggested by a combination of Mäkipää et al. and Chancey et al. As discussed above, neither Mäkipää et al. nor Chancey et al. is directed to the management of "bank account information" or household account information" (Claim 13, lines 3-4) with banks or other financial institutions.

Conclusion

In view of the foregoing, it is respectfully requested that the application be reconsidered, that Claims 1-19 be allowed, and that the application be passed to issue.
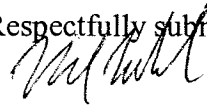
Should the Examiner find the application to be other than in condition for allowance, the Examiner is requested to contact the undersigned at the local telephone number listed below to discuss any other changes deemed necessary in a telephonic or personal interview.

A provisional petition is hereby made for any extension of time necessary for the continued pendency during the life of this application. Please charge any

fees for such provisional petition and any deficiencies in fees and credit any overpayment of fees to Deposit Account 50-0510 (IBM-Yorktown).

Respectfully submitted,

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